

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kirby L Anderson, Sr.
Machelle R Anderson
Debtor(s)

Case No. 15-23599

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/10/2015.
- 2) The plan was confirmed on 08/28/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/02/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,353.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,302.84
Less amount refunded to debtor	\$1,061.99

NET RECEIPTS: **\$43,240.85**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,221.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,221.07**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Secured	13,575.00	13,575.00	13,575.00	10,456.78	1,344.14
CAPITAL ONE AUTO FINANCE	Unsecured	NA	4,327.10	4,327.10	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	727.00	727.97	727.97	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	728.00	728.96	728.96	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	930.00	930.28	930.28	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	325.00	1,630.81	1,630.81	0.00	0.00
COMENITY BANK	Unsecured	168.00	168.16	168.16	0.00	0.00
COMENITY BANK	Unsecured	1,192.00	1,192.87	1,192.87	0.00	0.00
COMENITY BANK	Unsecured	657.00	703.79	703.79	0.00	0.00
COUNTRY DOOR	Unsecured	325.00	330.22	330.22	0.00	0.00
CREDIT FIRST NA	Unsecured	874.00	909.30	909.30	0.00	0.00
CREDIT FIRST NA	Unsecured	1,221.00	1,221.49	1,221.49	0.00	0.00
HOME AT FIVE	Unsecured	302.00	316.39	316.39	0.00	0.00
ILLIANA FINANCIAL CU	Unsecured	934.00	933.58	933.58	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	184.00	185.30	185.30	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	0.00	113.09	113.09	0.00	0.00
LVNV FUNDING	Unsecured	465.00	508.58	508.58	0.00	0.00
M&T BANK	Secured	7,708.98	7,708.98	7,708.98	1,619.42	0.00
M&T BANK	Secured	0.00	0.00	0.00	0.00	0.00
MERRICK BANK	Unsecured	636.00	575.19	575.19	0.00	0.00
MERRICK BANK	Unsecured	1,090.00	996.01	996.01	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	554.00	589.72	589.72	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	587.00	622.86	622.86	0.00	0.00
MIDNIGHT VELVET	Unsecured	500.00	436.74	436.74	0.00	0.00
MONTGOMERY WARD	Unsecured	NA	423.39	423.39	0.00	0.00
NICOR GAS	Unsecured	550.00	572.31	572.31	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OFFICE OF CHILD SUPPORT ENFORC	Priority	440.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	3,000.00	2,006.60	2,006.60	0.00	0.00
PAYDAY LOAN STORE	Unsecured	0.00	1,186.66	1,186.66	0.00	0.00
PIONEER FINANCE LLC	Unsecured	765.00	794.40	794.40	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	925.00	973.69	973.69	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,303.00	1,369.19	1,369.19	0.00	0.00
PROGRESSIVE FINANCE	Unsecured	1,043.00	1,043.17	1,043.17	0.00	0.00
QUANTUM3 GROUP	Unsecured	1,356.00	1,379.23	1,379.23	0.00	0.00
QUANTUM3 GROUP	Unsecured	582.00	592.35	592.35	0.00	0.00
SANTANDER CONSUMER USA DBA C	Secured	29,892.26	29,892.26	29,892.26	21,516.89	3,082.55
PENN CREDIT CORP	Unsecured	212.00	NA	NA	0.00	0.00
SHERWIN WILLIAMS CREDIT	Unsecured	499.00	NA	NA	0.00	0.00
MRSI	Unsecured	228.00	NA	NA	0.00	0.00
MRSI	Unsecured	1,131.00	NA	NA	0.00	0.00
MABT/CONFIN	Unsecured	555.00	NA	NA	0.00	0.00
CITY OF MARKHAM	Unsecured	250.00	NA	NA	0.00	0.00
AT&T	Unsecured	1,200.00	NA	NA	0.00	0.00
BETA FINANCE	Unsecured	2,783.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	878.00	NA	NA	0.00	0.00
TRUE GREEN	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF CRETE/MUNICIPAL COL	Unsecured	250.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	900.00	862.22	862.22	0.00	0.00
THE SWISS COLONY	Unsecured	600.00	585.00	585.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
WYNDHAM VACATION RESORTS INC	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,708.98	\$1,619.42	\$0.00
Debt Secured by Vehicle	\$43,467.26	\$31,973.67	\$4,426.69
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$51,176.24	\$33,593.09	\$4,426.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$185.30	\$0.00	\$0.00
TOTAL PRIORITY:	\$185.30	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$29,751.32	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,221.07</u>
Disbursements to Creditors	<u>\$38,019.78</u>

TOTAL DISBURSEMENTS : **\$43,240.85**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/02/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.